

Certificate Number: 06531-NJ-DE-033379447

Bankruptcy Case Number: 19-21156



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 9, 2019, at 11:11 o'clock AM CDT, Scott J Appel completed a course on personal financial management given by internet by Allen Credit and Debt Counseling Agency, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: September 9, 2019 By: /s/Stephanie Kjetland

Name: Stephanie Kjetland

Title: Credit Counselor